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JAN 1 3 2005 (to Green for all of the sept for			Application Number		09/808,722			
			Filing Date		March 14, 2001			
			First Named Inventor		Bennett et al.			
				Art Unit		3627		
			Examiner Name		Rudy, Andrew J.			
Total Number of Pages in This Submission			11	Attorney Docket Number		OOB012		
ENCLOSURES (check all that apply)								
Fee Transmittal Fe	Transmittal Form		Drawing(s)		After Allowance Communication to TC			
Fee Attached		Licen	ising-rela	ted Papers	Appeal Communication to Board			
Response To Non-Final Office Action		Petiti		of Appeals and Interferences				
After Final		Petition to Convert to a Provisional Application			Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)			
Affidavits/declaration(s)		· —		· · · · · · · · · · · · · · · · · · ·		oprietary Information		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT								
Firm McAndrews Held & Malloy, Ltd.								
Signature	Konald Spubler							
Printed Name	nted Name Ronald H. Spuhler, Reg. No. 52,245							
Date January 10, 2005								
CERTIFICATE OF MAILING								
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on 01/10/2005.								
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Signature	Konalo	(. Lia	whl	es		Date	01/10/2005	



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THE UNITED STATES PATENT AND TRADEMARK OFFICE (Our Case No. OOB012)

In The Application Of: **CERTIFICATE OF MAILING** BENNETT ET AL. I hereby certify that this correspondence is being deposited with the United States Serial No.: 09/808,722 Postal Service as First Class Mail in an envelope addressed to: Commissioner Filed: March 14, 2001 for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on January 10, 2005. Examiner: RUDY, ANDREW J. Group Art Unit: 3627 By: C Christopher C. Winslade For: ONLINE PURCHASING SYSTEM Reg. No. 36,308 SUPPORTING LENDERS WITH AFFORDABILITY SCREENING Confirmation Number: 5520

RESPONSE TO NON-FINAL OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This paper responds to the Non-Final Office Action mailed October 8, 2004. The Applicants respectfully request reconsideration of the application and pending claims in light of the following amendments and remarks.